

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-25519 JKS

NANA OPOKU-WARE,

Judge: JOHN K. SHERWOOD

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: OCTOBER 9, 2020
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.
SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: NO Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ _____ ** per _____ MONTH _____ to the Chapter 13 Trustee, starting on
_____ SEPTEMBER OF 2019 _____ for approximately _____ 84 _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

** i. \$20,400 paid in to date through September of 2020 (Over 13 Months)

ii. \$1,243 per month, starting in October of 2020, through and including October of 2021 (13 Months)

iii. \$1,320 per month, starting in November of 2021, through and including October of 2023 (24 Months)

iv. \$1,930 per month, starting in November of 2023, for a period of thirty-four (34) months

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$5,059.77

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
RUSHMORE LOAN SERVICES	MORTGAGE ARREARS RE: 123-125 DIVISION ST., ELIZABETH, NEW JERSEY	Total of \$93,312.66 consisting of pre-petition arrears of \$81,651.66 and post-pet. arrears (Thru 10/20) iao \$11,661	N/A	\$93,312.66	Continued Payments Starting November 1, 2020, et. seq.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wilmington Savings Fund Society (Fay Servicing)	Mortgage arrears pertaining to real property re: 30 Clinton Place, Newark, New Jersey	Total of \$17,379.01 consisting of pre-petition arrears of \$9,046.01 and post-pet. arrears (Thru 10/20) iao \$8,333	N/A	\$17,379.01	CONTINUED PAYMENTS STARTING 11-1-20, ET. SEQ.

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
PNC BANK	2ND MORTGAGE RE: 123-125 DIVISION ST., ELIZ., NJ	\$58,582	\$400,000	RUSHMORE LOAN SERVICES IAO \$506,514.30	NO VALUE	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
PNC BANK, NA	2ND MORTGAGE AGAINST REAL PROPERTY RE: 123-125 DIVISION ST., ELIZABETH, NJ	\$58,582	\$400,000	RUSHMORE LOAN SERVICES IAO \$506,514.30	NO VALUE	ENTIRE MORTGAGE IAO \$58,582

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: SEPTEMBER 8, 2019.

Explain below **why** the plan is being modified:

The plan is being modified to incorporate post-petition arrears as to the mortgages on both properties. The plan term is being extended under the Cares Act. Plan payments are being reduced and then increase as applicable consistent with completion of 401K Loan(s) and spouse's automobile loan.

Explain below **how** the plan is being modified:

Plan now provides for post-petition arrears as to the primary mortgages on both properties. The plan term is being extended to 84 months and plan payments are being reduced to an amount less than called for in the originally confirmed plan and then increase to account for completion of 401K Loan(s) and spouse's automobile loan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: OCTOBER 9, 2020

/S/ NANA OPOKU-WARE

Debtor

Date: _____

Joint Debtor

Date: OCTOBER 9, 2020

/S/ HERBERT B. RAYMOND, ESQ.

Attorney for Debtor(s)

In re:
Nana Opoku-Ware
Debtor(s)

Case No. 19-25519-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Oct 13, 2020

User: admin
Form ID: pdf901

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844
cr	+ MTGLQ Investors, LP, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518401725	+ American Anesthesiology of New Jersey, P, 22 Old Short Hills Rd., Ste. 112, Livingston, NJ 07039-5607
518476323	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401728	+ Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401726	+ Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401736	+ CVI Loan GT Trust I, Attn: Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592
518401734	+ Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
518401735	+ Costco Anywhere Visa Card, PO Box 6190, Sioux Falls, SD 57117-6190
518401737	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALON MO 63368-2222 address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518496289	Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518401741	+ Fay Servicing, LLC, Attn: Bankruptcy Dept., PO Box 809441, Chicago, IL 60680-9441
518401742	+ Fay Servicing, LLC, 1601 LBJ Freeway, Dallas, TX 75234-6512
518401746	+ I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
518401745	+ I C System Inc, Attn: Bankruptcy, PO Box 64378, St Paul, MN 55164-0378
518401747	+ I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
518815397	+ MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518815398	+ MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, MTGLQ INVESTORS, LP Rushmore Loan Management Services 92619-5004
518401751	McCalla, Raymer, Leibert, Pierce, LLC, 485 Route 1 South, Bldg F. Suite 300, Iselin, NJ 08830
518401752	+ PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
518519868	+ PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982
518401753	+ Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
518401754	+ Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
518401755	+ River Drive Surgery, 619 River Dr, First Floor, Elmwood Park, NJ 07407-1317
518401756	+ Rushmore Loan Management Services, 15480 Laguna Canyon Road, Ste. 100, Irvine, CA 92618-2132
518401777	Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue, New Providence, NJ 07974-1557
518429899	+ Summit Medical Group, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
518401778	T- Mobile, PO Box 370792, Birmingham, AL 35237
518522305	+ US Bank, NA as Legal Title Trustee, for Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
518487533	Wilmington Savings Fund Society, FSB, et. al., P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2020 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 13 2020 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2020 21:01:18	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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518401732	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 13 2020 20:30:00	23541-1021 Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004
518401733	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 13 2020 20:30:00	Convergent Outsourcing, Inc., 800 Sw 39th Street, Renton, WA 98057-4927
518401739	Email/Text: mrdiscen@discover.com	Oct 13 2020 20:28:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
518401740	Email/Text: mrdiscen@discover.com	Oct 13 2020 20:28:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518517658	Email/Text: bnc-quantum@quantum3group.com	Oct 13 2020 20:29:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518665865	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 13 2020 20:29:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518411968	Email/Text: mrdiscen@discover.com	Oct 13 2020 20:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518401743	+ Email/Text: bankruptcies@foxcollection.com	Oct 13 2020 20:29:00	Fox Collection Center, Attn: Bankruptcy, PO Box 528, Goodlettsville, TN 37070-0528
518401744	+ Email/Text: bankruptcies@foxcollection.com	Oct 13 2020 20:29:00	Fox Collection Center, PO Box 528, Goodlettsville, TN 37070-0528
518401731	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 13 2020 21:01:54	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
518401730	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 13 2020 21:01:14	Chase Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224
518504372	Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2020 21:01:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518401776	Email/Text: appebnmailbox@sprint.com	Oct 13 2020 20:29:00	Sprint, PO Box 152046, Irving, TX 75015-2046
518401757	+ Email/Text: bankruptcy@savit.com	Oct 13 2020 20:31:00	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518401758	+ Email/Text: bankruptcy@savit.com	Oct 13 2020 20:31:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518401759	+ Email/Text: clientservices@simonsagency.com	Oct 13 2020 20:30:00	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401760	+ Email/Text: clientservices@simonsagency.com	Oct 13 2020 20:30:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518403226	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2020 21:01:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518476324	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401727	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401729	*+	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401738	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court;, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518401749	*+	I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518401750	*+	I.C. System, Inc., Po Box 64378, Saint Paul, MN 55164-0378
518401748	*+	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378

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518459192	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
518459191	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518401761	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401762	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401763	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401764	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401765	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401766	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401767	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401769	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401770	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401771	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401772	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401773	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401774	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401775	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401768	*+	Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176

TOTAL: 0 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed below:

Name	Email Address
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust philip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association rsolarz@kmllawgroup.com
Shauna M Deluca	on behalf of Creditor MTGLQ Investors LP sdeluca@rasflaw.com
Sindi Mncina	

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on behalf of Creditor MTGLQ INVESTORS LP smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9